

Information to identify the case:

Debtor 1	Fiona Graham	Social Security number or ITIN	xxx-xx-0703
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-11502-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fiona Graham
aka Fiona M Graham

12/1/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fiona Graham
Debtor

Case No. 18-11502-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 01, 2022

Form ID: 3180W

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:

Recip ID	Recipient Name and Address
db	+ Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296527	+ Bank of America (FDIC), Corporate Office, 100 North Tryon Street, Charlotte, NC 28202-4031
517296528	+ Best Buy Corporate Headquarters, 7601 Penn Avenue S (at 7th Street), Richfield, MN 55423
517296529	+ Capital One, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517296530	+ Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
517296531	+ Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
517296551	+ Costco Headquarters, 999 Lake Drive, Issaquah, WA 98027-5367
517296552	+ Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
517296555	+ Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
517296559	+ John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410
517296558	+ John and Patricia Graham, 82 New York Avenue, Apartment No. 1, NJ 07628-2410
517296562	+ Macy's Corporate Office & Headquarters, 7 West 7th Street, Cincinnati, OH 45202-2424
517296567	+ Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 01 2022 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 01 2022 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517344527	EDI: GMACFS.COM	Dec 02 2022 01:48:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517296519	+ EDI: GMACFS.COM	Dec 02 2022 01:48:00	Ally Financial, Att: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
517296518	+ EDI: GMACFS.COM	Dec 02 2022 01:48:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
517296522	EDI: BANKAMER.COM	Dec 02 2022 01:48:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
517296523	+ EDI: BANKAMER.COM	Dec 02 2022 01:48:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296520	+ EDI: BANKAMER.COM	Dec 02 2022 01:48:00	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517438873	+ EDI: BANKAMER2.COM	Dec 02 2022 01:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517296565	EDI: CITICORP.COM	Dec 02 2022 01:48:00	Sears, P.O. Box 78051, Phoenix, AZ 85062
517296532	EDI: CAPITALONE.COM	Dec 02 2022 01:48:00	Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083

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517296533	+ EDI: CAPITALONE.COM	Dec 02 2022 01:48:00	Capital One Bank USA NA, Att: General Correspondence, Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
517296534	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296537	EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
517296538	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0432
517296539	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0432
517296541	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citibank/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
517296540	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citibank/Sears, Citicorp Credit Services, Att: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296545	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296542	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296548	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Costco Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
517296550	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Costco Go Anywhere Citicard, P.O. Box 6190, Sioux Falls, SD 57117-6190
517296549	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Costco Go Anywhere Citicard, Citicorp Credit Card Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296554	EDI: DISCOVER.COM	Dec 02 2022 01:48:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517296561	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Macy's, 9111 Duke Boulevard, Mason, OH 45040
517313689	EDI: DISCOVER.COM	Dec 02 2022 01:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517296553	+ EDI: DISCOVER.COM	Dec 02 2022 01:48:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296556	^ MEBN	Dec 01 2022 20:52:05	Equifax, 1550 Peartree Street NW, Atlanta, GA 30309-2468
517296557	^ MEBN	Dec 01 2022 20:51:49	Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
517433302	Email/PDF: resurgentbknofications@resurgent.com	Dec 01 2022 20:58:09	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517296563	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 01 2022 20:55:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
517296564	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 01 2022 20:55:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517341617	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 01 2022 20:55:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517296566	+ EDI: CITICORP.COM	Dec 02 2022 01:48:00	Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
517296569	Email/Text: DASPUBREC@transunion.com	Dec 01 2022 20:54:00	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661

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517296568 ^ MEBN

Dec 01 2022 20:51:31

Trans Union, P.O. Box 2000, Chester, PA
19016-2000

517407821 + EDI: AIS.COM

Dec 02 2022 01:48:00

Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517296524	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296525	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296526	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296521	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296535	*+	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296536	*+	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296546	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296547	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296543	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296544	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296560	*+	John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	

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on behalf of Debtor Fiona Graham njbankruptcy911@gmail.com
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 6